

REMARKS

Reconsideration of the application is respectfully requested for the following reasons:

1. Amendments to Claims

Claims 1, 8, and 17 have been amended to recite that the account statement displays information of interest to the user but irrelevant to the financial services, including **a photograph of a child/account holder, or the child's favorite color, sport, character, band, charity, hobby, pastime, or animal**. The claims now recite the following features of the claimed invention:

- When a user logs in to view his or her account statement, the first step after retrieving personal information including account information is to determine the age of the user.
- Then, account templates are retrieved, based on the age of the user.
- Finally, an account statement is assembled using the retrieved template, the account statement including:
 - ▶ account status information;
 - ▶ personal information;
 - ▶ irrelevant but interesting information such as a photograph of the account holder and/or a child's favorite, color, sport, character, band, charity, hobby, pastime, or animal; and
 - ▶ images that cause multimedia files to be retrieved and downloaded (icons).

The recitation of selecting a template based on the age of the user is supported by the description of step 110 illustrated in Fig. 2, and the recitation of the child's photograph or information concerning a favorite color, sport, character, or animal is found in lines 1-5 on page 26 of the original specification, as well as in claim original claim 20. As a result, the amendments do not constitute "new matter."

3. Rejection of Claims 1-20 Under 35 USC §112, 2nd Paragraph

This rejection has been addressed by:

- amending claim 1 by changing “a data storage device” to –a data storage arrangement–, thereby providing proper antecedence for subsequent recitations of the arrangement; and
- deleting “age-appropriate” even though it is respectfully submitted that one of ordinary skill in the art would certainly know the meaning of “age-appropriate.”

4. Rejection of Claims 17-20 Under 35 USC §101

This rejection has been addressed by re-writing claim 17 as a product-by-process claim.

5. Rejection of Claims 1, 2, 8, 9, and 16-18 Under 35 USC §103(a) in view of U.S. Patent No. 5,963,925 (Kolling) and U.S. Patent Publication No. 2001/0039657 (Fopeano)

This rejection is respectfully traversed on the grounds that:

- the Kolling patent and Fopeano publication fail to disclose or suggest **selection** of an account statement template based on the **age** of the user; and
- the Kolling patent and Fopeano publication fail to even remotely disclose or suggest the claimed display of **retrieved personal information** unrelated to the provision of financial services, such as a **photograph** of the account holder, or the account holder’s favorite **color, sport, character**, and the like, to an account statement.

According to the Examiner, Fig. 3, element 216 corresponds to the claimed account statement template. However, the templates of Kolling are not disclosed as being selected based on the **age** of an account holder. The closest that Kolling comes to possibly suggesting selection of a template based on age is in col. 17, lines 22-24, in which Kolling states that “*Different templates may also be used for different times of the year, different geographic regions, differing demographics among customers, etc.*” While demographics could include age, it could also refer to race, gender, household income, and numerous other factors. There is no reason to assume that

a teaching of template selection based on demographics would have suggested template selection based on age.

Furthermore, even if the Kolling patent did suggest template selection based on age, there is absolutely no teaching that the resulting statement would include retrieved personal information other than that normally included on a financial services statement, and in particular the claimed **photograph** of the account holder, or favorite color, sport, animal, *etc.* **It might be known that children like to see their own photograph and favorites, but it is not known to include such information on an account statement as is now positively recited in each of the independent claims.**

The Fopeano publication does not make up for these deficiencies of the Kolling patent. Fopeano does not disclose selection of account statement templates based on any sort of personal information, much less age, or display of retrieved personal information of the type claimed in an account statement. Instead, Fopeano is concerned with categorizing and presenting television broadcasts based on age-appropriateness of the content. The Fopeano publication simply shows that it is known to present different content to persons based on age (*i.e.*, to display age-appropriate content), but does not include any teachings or suggestions that would have led the ordinary artisan to modify the accounts statements taught by Kolling.

Because neither Kolling nor Fopeano discloses or suggests, whether considered individually or in any reasonable combination, all of the features of the presently claimed invention, withdrawal of the rejection of claims 1, 2, 8, 9, and 16-18 under 35 USC §103(a) is respectfully requested..

6. Rejection of Claims 3-7, 10-15, and 17 Under 35 USC §103(a) in view of U.S. Patent Nos. 5,963,925 (Kolling) and 6,609,106 (Robertson), and U.S. Patent Publication No. 2001/0039657 (Fopeano)

This rejection is respectfully traversed on the grounds that the Robertson patent, like the Kolling patent and the Fopeano publication, fails to disclose or suggest **selection** of an account

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statement template based on the **age** of the user; and the claimed display of **retrieved personal information** unrelated to the provision of financial services, such as a **photograph** of the account holder, or the account holder's favorite **color, sport, character**, and the like, to an account statement.

In addition, Robertson fails to disclose or suggestion the claimed association of a gift registry with the display of a child's account statement, so that gifts can more easily be given to the child. Instead, the Robertson patent is directed to separate electronic gift registry services and does not includes any suggestions concerning modification of electronic account statements.

Consequently, withdrawal of the rejection of claims 3-7, 10-15, and 17 under 35 USC §103(a) is respectfully requested.

7. Rejection of Claims 19-20 Under 35 USC §103(a) in view of U.S. Patent No. 5,963,925 (Kolling), U.S. Patent Publication No. 2001/0039657 (Fopeano), and *My First Stock* Webpage

This rejection is respectfully traversed on the grounds that the *My First Stock* webpage fails to disclose or suggest the Kolling patent and Fopeano publication fail to disclose or suggest:

- **selection** of an account statement template based on an **age** of the user); or
- display in the statement of retrieved personal information selected from the group consisting of a **photograph** of the account holder/child and the account holder/child's favorite **color, sport, character, band charity, hobby pastime, and animal**, as originally recited in claim 20 and now recited in each of the independent claims.

To the contrary:

- the webpage does not describe any sort of templates, much less selection of one of a plurality of templates rather than display of a single fixed page; and
- while the *My First Stock* webpage displays characters, the display is not based on personal information retrieved from data storage—instead, the characters appear to be a fixed part of the display and therefore do not correspond to the claimed personal information display.

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Each of the independent claims of the present application now specifically recites that the personal information including the **account holder's favorite** color, sport, character, *etc.* is retrieved, and that it is retrieved personal information that is displayed. **Thus, the claimed display does not merely involve display of characters, but rather display of particular characters that have been designated as the child's favorites and stored in a data storage arrangement, i.e., that are unique to the child (and that can be changed as the child grows older).**

Since *My First Stock* page does not involve such a personalized display, it is respectfully submitted that it does not make up for the deficiencies of the Kolling patent and the Fopeano publication, and withdrawal of the rejection of claims 17-20 under 35 USC §103(a) is respectfully requested.

Having thus overcome each of the rejections made in the Official Action, withdrawal of the rejections and expedited passage of the application to issue is requested.

Respectfully submitted,

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